

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**In Re: Lois Joyce Evans,**

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**Case No.: 20-20387-CMB**

**Reporting Period: March, 2020**

**Chapter 11**

**MONTHLY OPERATING REPORT**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: March 2020

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)	<input checked="" type="checkbox"/>	
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)	<input checked="" type="checkbox"/>	
Bank Reconciliation		<input checked="" type="checkbox"/>	
Copies of bank statements		<input checked="" type="checkbox"/>	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4	<input checked="" type="checkbox"/>	
Debtor Questionnaire	MOR-5	<input checked="" type="checkbox"/>	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

1/4/2021  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

  
Signature of Preparer

1/4/2021  
Date

PETER E. FLEMING, CPA  
Printed Name of Preparer

FORM MOR (INDV)  
(10/00)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: March 2020

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	<b>2,592.71</b>	
<b>RECEIPTS</b>		
Wages (Net)	5,481.00	10,961.99
Interest and Dividend Income	0.24	0.60
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		10,200.00
<b>Total Receipts</b>	<b>5,481.24</b>	<b>21,162.59</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	3,622.41	4,036.91
Insurance		151.00
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	30.00	30.00
Household Expenses	1,267.04	1,418.79
Charitable Contributions	,	
Alimony and Child Support Payments	,	
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	74.36	577.37
Gifts		
Other (attach schedule)	1,922.60	15,943.05
<b>Total Ordinary Disbursements</b>	<b>6,916.41</b>	<b>22,157.12</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	..	
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>6,916.41</b>	<b>22,157.12</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>(1,435.17)</b>	<b>(994.53)</b>
<b>Cash - End of Month (Must equal reconciled bank</b>	<b>1,157.54</b>	

FORM MOR-1 (INDV)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

(9/99)

Case No.: 20-20387-CMB

March 2020

Reporting Period: \_\_\_\_\_

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet**

<b>BREAKDOWN OF "OTHER" CATEGORY</b>	<b>Current Month Actual</b>	<b>Cumulative Filing to Date Actual</b>
<b>Other Income</b>		
NY Life Insurance		10,200.00
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
Detail Included in General Ledger	1,922.60	15,943.05
<b>Other Reorganization Expenses</b>		

**FORM MOR-1 (INDV) (CON'T)**

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

(9/99)

Case No.: 20-20387-CMB

Reporting Period: March 2020

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
<b>Withholding</b>						
<b>FICA- Employee</b>						
<b>FICA-Employer</b>						
<b>Unemployment</b>						
<b>Income</b>						
<b>Other:</b>						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
<b>Withholding</b>						
<b>Sales</b>						
<b>Excise</b>						
<b>Unemployment</b>						
<b>Real Property</b>						
<b>Personal Property</b>						
<b>Other:</b>						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
<b>Accounts Payable</b>						
<b>Wages-Payable</b>						
<b>Taxes Payable</b>						
<b>Rent/Leases-Building</b>						
<b>Rent/Leases- Equipment</b>						
<b>Secured Debt/Adequate Protection</b>						
<b>Professional Fees</b>						
<b>Amounts Due to Insiders"</b>						
<b>Other:</b>						
<b>Other:</b>						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

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Unaudited, for  
Management  
Purposes Only



**FORM MOR-5**  
**(9/99)**

Unaudited, for  
Management  
Purposes Only



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

US002 BR934

LOIS JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

## Checking Account Statement

1 OF 1

Beginning February 20, 2020  
through March 24, 2020

### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	.00
Checks	.00 -
Withdrawals & Debits	3.00 -
Deposits & Credits	.00 +
<b>Current Balance</b>	<b>-3.00 =</b>

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
One Deposit Checking

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.  
No deposit made.

Your next statement period will end on April 23, 2020.

Previous Balance

.00

#### TRANSACTION DETAILS

##### Withdrawals & Debits

##### Other Withdrawals & Debits

Date	Amount	Description
03/24	3.00	Service Charge Statement Delivery

⊖ Total Withdrawals & Debits  
3.00

= Current Balance  
-3.00

##### Daily Balance

Date	Balance	Date	Balance	Date	Balance
03/24	-3.00				

#### NEWS FROM CITIZENS

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.





L JOYCE EVANS  
113 BARRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 02/22/20 THRU 03/21/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING OK	211.76	7,269.55	5,781.03	1,276.76-	1,058.11	0.05%	0.04
EVERYTHING SV	586.16	456.00	500.20	630.36	388.00	0.65%	0.20

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/23	POS SHEETZ 0277	9.02	03/06	POS PROOF OF THE PUD	12.50 ✓
	PIN WEXFORD PA		MC ATLANTA GA		
02/23	POS APPLE.COM/BILL	54.52 ✓	03/09	POS STARBUCKS TC RDU	8.61 ✓
MC 866-712-7753 CA			MC RALEIGH NC		
02/26	POS VENMO	200.00	03/09	POS PASCHALS B	16.25 ✓
MC 8558124430 NY			MC ATLANTA GA		
02/26	FEE POS OVERDRAFT FEE	36.00 ✓	03/09	POS COSTCO WHSE #03	132.60 ✓
02/26	DIR NEW YORK LIFE	151.00 ✓	PIN CRANBERRY TPK PA		
INS. PREM.			03/09	POS WAL-MART #1770	21.55 ✓
02/26	FEE OVERDRAFT FEE	36.00	PIN CRANBERRY TWP PA		
02/27	POS IPHONE CITIZENSO	64.50	03/10	ONL TRANSFER DOLLAR BANK INTERNET	150.00+
MC BRIDGEPORT CT			FROM		
02/27	FEE POS OVERDRAFT FEE	36.00	03/10	ONL TRANSFER DOLLAR BANK INTERNET	50.00
02/27	POS APPLE.COM/BILL	16.04 ✓	TO		
MC 866-712-7753 CA			03/10	ECK ARMSTRONG UTIL	149.50 ✓
02/27	FEE POS OVERDRAFT FEE	36.00	8772775711		
02/28	DIR CAPGEMINI	2,740.49+	03/11	POS VENMO	125.00
REG.SALARY			MC 8558124430 NY		
02/28	POS APPLE.COM/BILL	10.68 ✓	03/11	POS VENMO	300.00
MC 866-712-7753 CA			MC 8558124430 NY		
03/02	POS VENMO	110.00	03/12	ONL TRANSFER DOLLAR BANK INTERNET	125.00
MC 8558124430 NY			TO		
03/02	POS VENMO	200.00	03/13	DIR CAPGEMINI	2,740.50+
MC 8558124430 NY			REG.SALARY		
03/03	POS RITE AID STORE -	25.48 ✓	03/13	ONL TRANSFER DOLLAR BANK INTERNET	200.00 ✓
PIN WEXFORD PA			TO		
03/03	POS RITE AID STORE -	10.88 ✓	03/13	ONL TRANSFER DOLLAR BANK INTERNET	150.00 ✓
PIN WEXFORD PA			TO		
03/03	ECK MACYS CITIAUTFDR	100.00	03/13	ONL TRANSFER DOLLAR BANK INTERNET	150.00+
AUTO PYMT			FROM		
03/04	POS APPLE.COM/BILL	9.99 ✓	03/14	POS TARGET T-1218	131.00
MC 866-712-7753 CA			PIN Pittsburgh PA		
03/05	POS GREATER FGH ORTH	30.00	03/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00
MC CRANBERRY TOW PA			TO		
03/05	ONL PAYMENT TO	350.00	03/16	POS APPLE.COM/BILL	13.88 ✓
03/06	POS OASIS #1	15.38 ✓	MC 866-712-7753 CA		
PIN HALIFAX NC			03/16	POS APPLE.COM/BILL	0.99
03/06	POS CVS/PHARMACY #02	77.31	MC 866-712-7753 CA		
MC 800-746-7287 PA			03/16	DIR FIRSTENERGY OPCO	3,398.72 ✓
03/06	POS TST* BEL CIBO	33.33 ✓	FE ECHACK		
MC HENRICO VA					



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/16	FEE OVERDRAFT FEE	36.00	03/19	FEE POS OVERDRAFT FEE	36.00
03/19	POS APPLE.COM/BILL	29.92	03/21	POS GIANT EAG 5600 W	134.01
	MC 1111111111 CA			FIN Gibsonia PA	
03/19	FEE POS OVERDRAFT FEE	36.00	03/21	FEE POS OVERDRAFT FEE	36.00
03/19	POS APPLE.COM/BILL	3.20	03/21	INT INTEREST CREDIT	0.04+
	MC 866-712-7753 CA				
03/19	POS APPLE.COM/BILL	10.69			
	MC 866-712-7753 CA				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/26	ATM SKYLINE MALL 1500 VILLAGE	102.50	03/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00+
	WEKEFORD PA			FROM	
02/27	ATM PNC BANK 1000 AIRPORT	203.50	03/21	INT INTEREST CREDIT	0.20+
	PITTSBURGH PA				
03/10	ONL TRANSFER DOLLAR BANK INTERNET	150.00			
	TO				

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	0.24+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.66+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	288.00	360.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

ACCOUNT BALANCES MAINTAINED DURING FEBRUARY

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$427.32-	\$1,325.10	\$85.87	\$378.34	\$1,703.44

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



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BANKING CARD ACTIVITY FOR FEBRUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN FEBRUARY

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
ATM ACTIVITY (ATM)				
-NON-DOLLAR ATM ACTIVITY			3	.00
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	5	.00		
-MASTERCARD PURCHASES (MC)	31	.00		
THE TOTAL CHARGE:	36	.00	3	.00

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR FEBRUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN MONEY NOW TOO DURING OUR SPECIAL OFFER. VISIT DOLLAR.BANK/400.



L JOYCE EVANS OR  
SAMUEL EVANS  
113 BERRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 02/17/20 THRU 03/16/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	324.66	775.21	675.00	224.45	132.17	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
02/17	POS THE CLUB AT EAGL MC RESTON VA	12.58	03/06	POS MARKET DI 155 To PIN Wexford PA	68.37
02/18	POS RACETRAC 148 PIN GROVELAND FL	36.23	03/08	POS GET GO #3 140 To PIN Wexford PA	37.00
02/19	POS MARATHON PETRO26 MC TOWNSEND GA	27.01	03/08	POS MARKET DI 155 To PIN Wexford PA	45.76
02/20	POS BP#9058421SANTEE PIN SANTEE SC	28.64	03/10	POS WHOLEFDS WEX #10 PIN WEXFORD PA	54.08
02/21	POS WHOLEFDS SPF 102 PIN GLEN ALLEN VA	26.56	03/12	ONL TRANSFER DOLLAR BANK INTERNET FROM	125.00+
02/21	POS SHELL OIL 575444 MC WELDON NC	32.00	03/12	POS MARKET DI 155 To PIN Wexford PA	134.00
02/24	POS SHEETZ 0192 00 MC BOYCE VA	26.99	03/13	POS MARKET DI 155 To PIN Wexford PA	24.31
02/26	POS MARKET DI 155 To PIN Wexford PA	125.19	03/13	ONL TRANSFER DOLLAR BANK INTERNET FROM	200.00+
03/05	ONL PAYMENT FROM	350.00+			
03/05	POS MARKET DI 155 To PIN Wexford PA	97.09			

NO SAVINGS ACTIVITY

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	315.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	.00	216.00



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ACCOUNT BALANCES MAINTAINED DURING FEBRUARY  
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS  
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$474.52-	\$41.37	\$0.00	\$0.00	\$41.37

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR FEBRUARY

THERE ARE NO CHARGES FOR BANKING CARD USE IN FEBRUARY

	CHECKING # OF USES	TOTAL CHARGED	SAVINGS # OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	9	.00		
-MASTERCARD PURCHASES (MC)	6	.00		
THE TOTAL CHARGE:	15	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR FEBRUARY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN  
EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN  
MONEY NOW TOO DURING OUR SPECIAL OFFER.  
VISIT DOLLAR.BANK/400.

Lois Joyce Evans

Checking, Period Ending 03/24/2020

**RECONCILIATION REPORT**

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	0.00
Checks and payments cleared (1)	-3.00
Deposits and other credits cleared (0)	0.00
Statement ending balance	-3.00
Register balance as of 03/24/2020	-3.00
Cleared transactions after 03/24/2020	0.00
Uncleared transactions after 03/24/2020	754.88
Register balance as of 12/29/2020	751.88

**Details**

Checks and payments cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/24/2020	Expense			-3.00
Total				-3.00

Lois Joyce Evans

**EVERYTHING CHECKING (9586), Period Ending 03/21/2020****RECONCILIATION REPORT**

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

**Summary**

USD

Statement beginning balance	211.76
Checks and payments cleared (4)	-3,579.25
Deposits and other credits cleared (1)	2,090.73
Statement ending balance	-1,276.76
Register balance as of 03/21/2020	-1,276.76
Cleared transactions after 03/21/2020	0.00
Uncleared transactions after 03/21/2020	6,632.02
Register balance as of 12/29/2020	5,355.26

**Details**

## Checks and payments cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/05/2020	Journal	30		-350.00
03/12/2020	Journal	25		-125.00
03/13/2020	Journal	26		-200.00
03/21/2020	Journal	15		-2,904.25
Total				-3,579.25

## Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/29/2020	Journal	14		2,090.73
Total				2,090.73

12/29/2020

Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 03/16/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	324.66
Checks and payments cleared (2)	-775.21
Deposits and other credits cleared (3)	675.00
Statement ending balance	224.45
Register balance as of 03/16/2020	224.45
Cleared transactions after 03/16/2020	0.00
Uncleared transactions after 03/16/2020	-104.57
Register balance as of 12/29/2020	119.88

Details

Checks and payments cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/29/2020	Journal	22		-314.60
03/16/2020	Journal	24		-460.61
Total				-775.21

Deposits and other credits cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/05/2020	Journal	30		350.00
03/12/2020	Journal	25		125.00
03/13/2020	Journal	26		200.00
Total				675.00



Lois Joyce Evans

**EVERYTHING SAVINGS (INGS), Period Ending 03/21/2020****RECONCILIATION REPORT**

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

**Summary**

USD

Statement beginning balance	588.16
Checks and payments cleared (2)	-456.00
Deposits and other credits cleared (2)	500.20
Statement ending balance	630.36
Register balance as of 03/21/2020	630.36
Cleared transactions after 03/21/2020	0.00
Uncleared transactions after 03/21/2020	2,375.90
Register balance as of 12/29/2020	3,006.26

**Details**

## Checks and payments cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/29/2020	Journal	16		-306.00
03/21/2020	Journal	15		-150.00
<b>Total</b>				<b>-456.00</b>

## Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/21/2020	Journal	15		500.00
03/21/2020	Journal	17		0.20
<b>Total</b>				<b>500.20</b>